

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**
**One Bowling Green
New York, NY 10004-1408**

IN RE: Hilginia A. Rodriguez

CASE NO.: 13-13170-reg

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-2978

**NOTICE OF REQUIREMENT TO FILE A
CERTIFICATION OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete -- *after* the petition was filed [pursuant to 11 U.S.C. § 727(a)(11)] -- an instructional course¹ in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). The debtor must also certify that he or she has completed this course. To fulfill this requirement, the debtor must complete and file Official Form 23, "*Debtor's Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management*," pursuant to Bankruptcy Rule 1007(b)(7). Pursuant to Bankruptcy Rule 1007(c), Official Form 23 must be filed **within 60 days** after the first date set for the meeting of creditors under § 341(a). In a joint case, this requirement of taking the course and filing Official Form 23 applies to each debtor (each debtor in a joint case should complete and file a *separate* Official Form 23).

The Court can grant a discharge to an individual debtor in chapter 7 ONLY where the debtor has filed Official Form 23. Thus, the debtor's failure to file Official Form 23 will result in the case being **closed without entry of a discharge**.

NOTE TO DEBTOR: If you do not file Official Form 23 before the date on which you would otherwise be entitled to receive a discharge, you will **not** receive a discharge and your case will be **closed without entry of a discharge**. To obtain a discharge after your case is closed, you will be required to file a ***Motion to Reopen the Case*** and to pay a **case reopening fee** [currently \$260] in order to file Official Form 23.

You have received this notice because, as of the date of this notice, you have not filed Official Form 23 with the Court. You must act **now** in order to fulfill the requirements discussed in this notice.

Dated: December 26, 2013

Vito Genna
Clerk of Court

¹This course must be taken only from a course provider approved by the United States Trustee for this judicial district, the Southern District of New York. To find the list of approved course providers for the Southern District of New York, go to the court's website, www.nysb.uscourts.gov, and click on "Related Sites" at the bottom of the left-hand column. On the right-hand side of the screen, click on **Providers of Personal Financial Management Instructional Courses (Debtor Education)**. On the next screen, select "New York" and then scroll down to "Southern District of New York."

²**This notice includes a blank copy of Official Form 23.** This form is also available on the court's website, www.nysb.uscourts.gov, by clicking on "Forms" in the middle of the left-hand column. On the right-hand side of the screen, locate the box labeled "Official Bankruptcy Forms" and click on **Official Form 23**.

³When completing Official Form 23, be sure to write on the appropriate line of Official Form 23 the certificate number appearing on the certificate furnished to you by the course provider. **Do NOT file the certificate without also filing Official Form 23.**

B23 (Official Form 23) (12/10)

United States Bankruptcy Court
Southern District of New York

In re _____, Case No. _____
Debtor Chapter _____

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, _____ (*Printed Name of Debtor*), the debtor in the above-styled case, hereby certify that on _____ (*Date*), I completed an instructional course in personal financial management provided by _____ (*Name of Provider*), an approved personal financial management provider.

Certificate No.: _____.

I, _____ (*Printed Name of Debtor*), the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]:
 Incapacity or disability, as defined in 11 U.S.C. § 109(h);
 Active military duty in a military combat zone; or
 Residence in a district in which the United States Trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date: _____

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

In re:
Hilginia A. Rodriguez
DebtorCase No. 13-13170-reg
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0208-1

User: brichards
Form ID: fm23reqPage 1 of 1
Total Noticed: 2

Date Rcvd: Dec 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2013.

db +Hilginia A. Rodriguez, 1963 Prospect Avenue, Apt. 1R, Bronx, NY 10457-5166
 ust +United States Trustee, Office of the United States Trustee, U.S. Federal Office Building,
 201 Varick Street, Room 1006, New York, NY 10014-9449

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2013

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2013 at the address(es) listed below:

Jacob Sherman on behalf of Debtor Hilginia A. Rodriguez jacob@jbsherman.com
 Jil Mazer-Marino jmazermarino@msek.com, jmazermarino@ecf.epiqsystems.com;chapter7ecf@msek.com
 TOTAL: 2